

IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF OKLAHOMA

KIM LOCKWOOD *et al.*,)
Plaintiffs,)
)
v.)
)
STATE FARM FIRE AND)
CASUALTY COMPANY,)
Defendant.)
)
CASE NO. 5:23-cv-00170-R

PLAINTIFFS' EXPERT DISCLOSURES

Plaintiffs, Kim Lockwood and Kathleen Lockwood, under Rule 26(a)(2) of the Federal Rules of Civil Procedure and this Court's Scheduling Order submit the following disclosures as to the individuals whom Plaintiff intends to call as non-retained expert witnesses at the trial of this matter.

These witnesses were retained by Plaintiffs to help with claim evaluation and their interaction with the Defendant related to the Plaintiffs' claim. These are percipient fact witnesses who will testify about their observations and evaluations of the matters within their expertise from their inspection of the property after the loss (or the information and materials provided to them) and assisted Plaintiffs during the State Farm claim evaluation. Plaintiffs summarize their testimony through these summaries (with reports submitted to Defendant by separate email, per the Court's scheduling order):¹

(1) Ian Rupert (public adjuster)

¹ Although the summaries refer to attachments, these are the materials being submitted to Defendant by email, and not filed, per the scheduling order.

Ian's Enterprise
9450 SW Gemini Dr. #39525
Beaverton, Oregon 97008-7105
Telephone: (405) 622-8721

Mr. Rupert was retained as Plaintiffs' public adjuster. He is expected to testify about his knowledge (based on inspection) of the damage to the Plaintiffs' property (home) and the reasonable and necessary costs of repair. On the Plaintiffs' behalf, he corresponded and communicated with State Farm during the claim evaluation process, prior to litigation, and is expected to testify about these matters. Rupert submitted, on behalf of the plaintiffs, a proof of loss packet which included roof waste report for the property (by Restoration AI), the City of Edmond permitting fee schedule, the EagleView report for accurate roof measurements, his report-estimate of the damage to the roof (with Actual Cash Value of \$41,369.88) A more comprehensive summary of his proof of loss packet, including his damages estimate, can be found in his report attached as Attachment 1 (Rupert Proof of Loss Packet and Estimate).

Mr. Rupert may, in his testimony, explain some of his estimating evaluations based on materials he obtained and submitted with his report to State Farm. Rupert obtained input and estimates from some of the following witnesses and may testify to how those estimates or reports impacted his estimate.

(2) Chad T. Williams, P.E.
Valor Forensic Engineering Services, LLC
P.O. Box 783
Jenks, Oklahoma 74037
Telephone: (855) 918-5111

Mr. Williams, an engineer, was retained to evaluate the hail damage to the property and will testify to his knowledge about his inspection and the report he drafted (the scope and needed repairs), which was submitted to the Defendant during the claim evaluation process. Mr. Williams found, based on the conditions he observed during the site evaluation, impact consistent with hail bruises "along the south roof slope at a rate of 6 bruises per 10-foot by 10-foot test square and on the north roof slope at a rate of 8 bruises per 10-foot by 10-foot test square. It appeared that sections of the asphalt and granules were flaking away from the fiberglass mat which would be a limiting factor when considering the potential for repairing the roof surfaces." A more comprehensive summary of his observations and related opinions can be found in his report, attached as Attachment 2 (Williams Report).

(3) Sam L. Gould (Forensic Meteorologist)
Atlas Forensic Meteorology
6308 East 15th St.
Tulsa, Oklahoma 74112
Telephone: (833) 434-7333

Mr. Gould, a forensic meteorologist, was retained by Mr. Williams (on behalf of the Plaintiffs) to review weather data for hail at least .75 inches in diameter between January 1, 2018, and October 5, 2020, for the western half of Oklahoma County for possible impact to Plaintiffs' property.

Mr. Gould found four storms capable of producing hail 0.75 inches or larger between January 1, 2018, and October 5, 2020. The one that was the focus of Mr. Williams's report was a thunderstorm capable of producing hail of at least 1 inch in diameter at the subject property for six to ten minutes that occurred on March 23, 2019. Hail may have been accompanied by northwesterly to northerly winds of 25 mph to 40 mph. A more comprehensive summary of his observations and related opinions can be found in his report, to Williams's Report in Attachment 2 (as Section IV, Attachment B, beginning on page 11 of 181).

These witnesses may use their reports, the attachments thereto, the documents referenced as having been reviewed, or any photographs included within the reports or otherwise taken by them or others, in support of their opinions in their testimony at trial.

Respectfully submitted,

/s/Terry M. McKeever

Terry M. McKeever
State Bar No. 21751
tmm@fylaw.com
S. Alex Yaffe
State Bar No. 21063
ay@fylaw.com

FOSHEE & YAFFE LAW FIRM
P.O. Box 890420
Oklahoma City, OK 73189
Telephone: (405) 632-6668
Facsimile: (405) 632-3036

ATTORNEYS FOR PLAINTIFF